#### UNITED STATES DISTRICT COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:	) Case No. 14-44178-659
	)
Alma Henderson,	) Chapter 7
	)
Debtor.	) Memorandum

#### MEMORANDUM CONCERNING CONVERSION SCHEDULES

PLEASE TAKE NOTICE, that the Debtor has converted his Chapter 13 case to a Chapter 7. Pursuant to L.R. 1019 the Debtor has filed a Form 122a, Attorney Compensation Disclosure Statement, and Schedule I and J. A Matrix and Verification of Matrix have been filed as the Debtor has post-petition debts. A list of new creditors is attached to this memorandum.

#### The Debtor's Schedule I has changed as follows:

Combined Monthly Average Income of Chapter 13 Schedule I:

\$3,058.95

Combined Monthly Average Income of Chapter 7 Schedule I:

\$3,025.61

#### The Debtor's Schedule J has changed as follows:

Expense	Chapter 13	Chapter 7
Utilities	\$415.00	\$630.00
Food & Household Supplies	\$350.00	\$500.00
Transportation	\$200.00	\$400.00
Car Insurance	\$200.00	\$100.00
Laundry, Clothing, Personal Care	\$100.00	\$200.00
Entertainment	\$0.00	\$150.00

/s/ David Gunn

By:

David N. Gunn, #54880MO

Attorney for Debtor 2249 South Brentwood St. Louis, MO 63144

Telephone: (314) 961-9822

Fax: (314) 961-9825

E-mail: generalmail@thebkco.com

#### UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In Re: ALMA HENDERSON,	) Case No. 14-44178
	)
	)
	)
	) Chapter 7
Debtor,	)

#### **MEMORANDUM**

PLEASE TAKE NOTICE, that pursuant to Federal Rule of Bankruptcy Procedure 1009, the Debtor has filed an Amended Schedule E/F in order to add the creditor(s):

Arrowhead Advance
PO Box 509124
San Diego, CA 92150

Big Picture Loans
Customer Support
PO Box 704
Watersmeet, MI 49969

Luther Appliance & Furniture Sales
60 Plant Ave.
Suite 2
Hauppauge, NY 11788

Luther Appliance & Furniture Sales
129 Oser Ave.
Suite B
Hauppauge, NY 11788

Sky Trail Cash
PO Box 1115
Lac Du Flambeau, WI 54538

Vantage Credit Union PO Box 4433 Bridgeton, MO 63044

Respectfully Submitted
THE BANKRUPTCY COMPANY

#### /s/ David N. Gunn

David N. Gunn, #54880MO 2249 South Brentwood Boulevard St. Louis, MO 63144

Tel: 314-961-9822 Fax: 314-961-9825

generalmail@thebkco.com

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Fill	in this information to	o identify your ca	ise:							
Deb	otor 1	Alma Theres	a Henderson			_				
	otor 2 use, if filing)					_				
Uni	ted States Bankrup	tcy Court for the:	EASTERN DISTRICT	OF MISSOURI		_				
		44178					Check if this is:			
(If kn	iown)						■ An amende	d filing		
	· · · · -	1001					A supplement 13 income a		g postpetition ollowing date:	
0	fficial Form	1061					MM / DD/ Y	YYY		
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sup <sub> </sub>	plying correct infouse. If you are sep ch a separate shee	rmation. If you arated and you	ible. If two married peo are married and not filir r spouse is not filing wi On the top of any addition	ng jointly, and your th you, do not incl	r spouse i ude inforn	s living nation a	with you, included about your spo	ude inforr ouse. If me	nation about ore space is	your needed,
1.	Fill in your emploinformation.	oyment		Debtor 1			Debtor 2	or non-fi	iling spouse	
		you have more than one job,	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>		☐ Emplo	☐ Employed			
	attach a separate information about		Employment status			☐ Not e	mployed			
	employers.		Occupation	RN						
	Include part-time, self-employed wo		Employer's name	Dept. of Vetera	n Affairs	<b>3</b>				
	Occupation may i or homemaker, if		Employer's address	1240 E. 9th Room 1907 Cleveland, OH	44199					
			How long employed the	nere? 23 yea	ırs					
Par	t 2: Give De	tails About Mon	0 . ,							
	mate monthly inco		ate you file this form. If y	you have nothing to	report for a	any line	, write \$0 in the	space. Inc	clude your no	n-filing
	u or your non-filing e space, attach a se		re than one employer, co	ombine the information	on for all e	mploye	rs for that perso	n on the li	nes below. If	you need
						Fo	or Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (be calculate what the monthly		2.	\$	3,720.15	\$	N/A	
3.	Estimate and list	t monthly overti	me pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross	Income. Add lin	e 2 + line 3.		4.	\$	3,720.15	\$	N/A	

Official Form 106I Schedule I: Your Income page 1

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Copy line 4 here 4. \$ 3,720.15  5. List all payroll deductions:  5a. Tax, Medicare, and Social Security deductions 5b. Mandatory contributions for retirement plans 5c. Voluntary contributions for retirement fund loans 5c. Voluntary contributions for retirement fund fund fund fund fund fund fund fund	Debt	or 1 _	Alma Theresa Henderson	_	Case	number (if known)	14-44	178	
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Combined									
13. Do you expect an increase or decrease within the year after you file this form?	13	Do v	Ou expect an increase or decrease within the year after you file this form	12				month	ily income
No.	٠٠.			•					
Yes. Explain:									

Official Form 106I Schedule I: Your Income page 2

## Case 14-44178 Doc 33 Filed 08/15/18 Entered 08/15/18 12:02:20 Main Document Pg 6 of 14

Debtor 1 Alma Theresa Henderson  Debtor 2 (Spouse, filting)  United States Bankouptoy Court for the: EASTERN DISTRICT OF MISSOURI  United States Bankouptoy Court for the: EASTERN DISTRICT OF MISSOURI  Official Form 106J  Schedule J: Your Expenses  12/14  Be as complete and accurate as possible, if two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Tall 1 Describe Your Household  Is this a joint case?  No Go to line 2.  Yes, Does Debtor 2 live in a separate household?  Yes, Debtor 2 must file Official Form 108J-2, Expenses for Separate Household of Debtor 2.  Do not list Debtor 1 and Personal Perso	Fill	in this information to identify your case:				
A supplement showing postpetition chapter (Spouse, if filling)   A supplement showing postpetition chapter (13 expenses as of the following date:   MM / DD / YYYY	Deb	otor 1 Alma Theresa Henderson		Chec	ck if this is:	
United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI    MM / DD / YYYY					An amended filing	
United States Bankruptcy Court for the: EASTERN DISTRICT OF MISSOURI  Case number 14-44178  Official Form 106J  Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (If known). Answer every question.  Particle Describe Your Household  1. Is this a joint case?  No. Go to line 2.  Yes. Deso Pebtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  No  Do not list Debtor 1 and Yes.  Particle Describe Your Household  Dependent's relationship to Yes.  No  No So take the dependents?  No Yes.  Stimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses For your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4. Real estate taxes  4. S						
Case number   14-44178	(Spo	ouse, if filing)			13 expenses as of	the following date:
Official Form 106J Schedule J: Your Expenses  Schedule J: Your Household  Is this ajoint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2.  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  Do you have dependents?  Do you have dependents?  Do not list Debtor 1 and Oyer.  Schedule J: Yes.  Do not list Debtor 1 and Oyer.  Schedule J: Yes.  No. Oyer expenses include  expenses of people other than yourself and your dependents?  No. Oyer expenses include  expenses of people other than yourself and your dependents?  No. Oyer expenses and your dependents?  Yes  Statuste your people other than yourself and your dependent your bankruptcy is filed. If this is a supplemental Schedule J. check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106L)  4. The rental or home ownership expenses for your residence, include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. S  0.00  4b. Property, homeowner's, or renter's insurance  4c. S  0.00  4d. Home maintenance, repair, and upkeep expenses  4d. S  0.00	Unit	ed States Bankruptcy Court for the: EASTERN DISTRICT OF MISS	SOURI	-	MM / DD / YYYY	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part     Describe Your Household		<u> </u>				
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1. Is this a joint case?  ■ No. Go to line 2.  □ Yes. Does Debtor 2 live in a separate household? □ No □ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents? ■ No □ Do not list Debtor 1 and □ Yes. Fill out this information for Debtor 2. □ Do not state the dependents names. □ No □ Yes □ No □ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes □ No □ No □ No □ No □ Yes □ No □ No □ No □ No □ N	Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to th				
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and						
Yes. Does Debtor 2 live in a separate household?   No	١.	_				
No						
Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?   No    Do not list Debtor 1 and Debtor 2.   Do not list Debtor 1 and Debtor 2.   Do not list Debtor 1 and Debtor 3.   Do not list the dependent live with you?		<u> </u>				
2. Do you have dependents? No  Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent		= 117	ses for Senarate House	hold of Deb	tor 2	
Do not list Debtor 1 and		Tes. Debtor 2 must me Omotain om 1000-2, Expens	ses for Separate Flouse	noid of Deb	tor 2.	
Debtor 2.  Beach dependent	2.	Do you have dependents? ■ No				
dependents names.    Yes   No   No   Yes   Yes   No   Yes   Yes		<b>—</b> 100.				
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  (Official Form 106i.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  4. Real estate taxes  4a. Real estate taxes  4b. Property, homeowner's, or renter's insurance  4c. Home maintenance, repair, and upkeep expenses  4c. \$ 0.00  4d. Home mointenance, repair, and upkeep expenses  4d. \$ 0.00  4d. Home owner's association or condominium dues		Do not state the				□ No
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6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. S	or 1	Alma Th	eresa Henderson	Case num	ber (if known)	14-44178
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20b. Real estate taxes 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$  1. Other: Specify: 21. +\$  2. Calculate your monthly expenses 22a. Add lines 4 through 21.  \$ 3,017.						2.22
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$  20c. \$  20d. \$  20e. \$  21. +\$  2. Calculate your monthly expenses 22a. Add lines 4 through 21. \$  3,017						0.00
20d. Maintenance, repair, and upkeep expenses 20e. Homeowner's association or condominium dues 20e. \$  1. Other: Specify: 21. +\$  2. Calculate your monthly expenses 22a. Add lines 4 through 21.  \$ 3,017.						0.00
20e. Homeowner's association or condominium dues  20e. \$  1. Other: Specify:  21. +\$  22. Calculate your monthly expenses 22a. Add lines 4 through 21.  \$ 3,017.					·	0.00
1. Other: Specify:       21. +\$         2. Calculate your monthly expenses       22a. Add lines 4 through 21.       \$ 3,017.	20d.	Maintenan	nce, repair, and upkeep expenses			0.00
2. Calculate your monthly expenses 22a. Add lines 4 through 21. \$ 3,017.	20e.	Homeown	ner's association or condominium dues	20e.	\$	0.00
22a. Add lines 4 through 21. \$\$	Other	r: Specify:		21.	+\$	0.00
22a. Add lines 4 through 21. \$\$						
			· · ·			3,017.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b. (	Copy line 2	22 (monthly expenses for Debtor 2), if any, from Official Form 1063	J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <i>F</i>	Add line 22a	a and 22b. The result is your monthly expenses.		\$	3,017.00
						, -
3. Calculate your monthly net income.				22	•	
			· · · · · · · · · · · · · · · · · · ·			3,025.61
23b. Copy your monthly expenses from line 22c above. 23b\$	23b.	Copy your	r monthly expenses from line 22c above.	23b.	-\$	3,017.00
23c. Subtract your monthly expenses from your monthly income.  The result is your monthly net income.	23c.			220	<b>S</b>	8.61
The result is your monthly net income. 23c.		The result	t is your monthly net income.	∠3C.	Ψ	0.01
1. Do not on in many or do many in normal many or the few of the few of	D		and the same of th		. f	
4. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because.						agea or decrease because o
modification to the terms of your mortgage?				. your mortgage	payment to mich	ease of ucorease necause (
■ No.						
Yes. Explain here:			[=			

### Case 14-44178 Doc 33 Filed 08/15/18 Entered 08/15/18 12:02:20 Main Document Pg 8 of 14

Fill in this inforn	nation to identify your	case:			
Debtor 1	Alma Theresa He	nderson			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	EASTERN DISTRICT O	F MISSOURI		
Case number	14-44178				
(if known)					■ Check if this is an
					amended filing
					amended ming

#### Official Form 106Dec

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
D	d you pay or agree to pay someone who is NOT an	attorney to help you fill out ba	nkruptcy forms?
	l No		
	Yes. Name of person		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
	der penalty of perjury, I declare that I have read the t they are true and correct.  /s/ Alma Theresa Henderson Alma Theresa Henderson	summary and schedules filed  X  Signature of D	
	Signature of Debtor 1  Date August 15, 2018	Date	

Official Form 106Dec

### Case 14-44178 Doc 33 Filed 08/15/18 Entered 08/15/18 12:02:20 Main Document Pg 9 of 14

Fill in this infor	mation to identify your	case:		
Debtor 1	Alma Theresa He	nderson		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	F MISSOURI	
Case number	14-44178			
(if known)				■ Check if this is an
				amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

#### Part 1: List Your Creditors Who Have Secured Claims

For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.						
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?				
Creditor's Acceptance now	■ Surrender the property.	□No				
name:	☐ Retain the property and redeem it.					
Description of <b>Diningroom Set</b>	Retain the property and enter into a Reaffirmation Agreement.	Yes				
property securing debt:  Location: 8336 Elmore Ave., Saint Louis MO 63132	☐ Retain the property and [explain]:					
Creditor's Exeter Finance Corp	■ Surrender the property.	□ No				
name:	☐ Retain the property and redeem it.	_				
Description of 2014 Chrysler 200	☐ Retain the property and enter into a Reaffirmation Agreement.	■ Yes				
property Location: 8336 Elmore Ave., securing debt: Saint Louis MO 63132	☐ Retain the property and [explain]:					
Creditor's MotorMax Financial Serv	■ Surrender the property.	□No				
name:	☐ Retain the property and redeem it.	<u>_</u>				
Description of 2002 Chrysler PT Cruiser	Retain the property and enter into a  Reaffirmation Agreement.	Yes				

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

Limited

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Debtor 1 Alma	Theresa Henderson	Case number (if known)	14-44178
property securing debt:	120,000 miles Location: in finance company's possession *NADA trade-in is: \$1,800.00	☐ Retain the property and [explain]:	_
	ur Unexpired Personal Property Leases		
in the information	n below. Do not list real estate leases. Un	in Schedule G: Executory Contracts and Unexpire expired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p)(2)	e lease period has not yet ended.
Describe your un	nexpired personal property leases		Will the lease be assumed?
Lessor's name: Description of lea Property:	sed		□ No □ Yes
Lessor's name: Description of lea Property:	sed		□ No
Lessor's name: Description of lea Property:	sed		□ No □ Yes
Lessor's name: Description of lea Property:	sed		□ No □ Yes
Lessor's name: Description of lea Property:	sed		□ No □ Yes
Lessor's name: Description of lea Property:	sed		□ No □ Yes
Lessor's name: Description of lead	sed		□ No
Part 3: Sign B	elow		☐ Yes
Under penalty of property that is s	perjury, I declare that I have indicated my ubject to an unexpired lease.	rintention about any property of my estate that sec	cures a debt and any personal
	neresa Henderson	X Signature of Debtor 2	
Alma Ther Signature of	esa Henderson Debtor 1	Signature of Deptor 2	

Date

Date

August 15, 2018

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Eastern District of Missouri**

In re	Alma Theresa Henderson		Case No.	14-44178				
		Debtor(s)	Chapter	7				
	DISCLOSURE OF COMPENSATION	ON OF ATTORNEY F	OR DEBTOR	R(S) - AMEN	DED			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b) compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankruptcy,	or agreed to be paid	to me, for service	that es rendered or to			
	For legal services, I have agreed to accept		<u> </u>	800.00				
	Prior to the filing of this statement I have received			800.00				
	Balance Due			0.00				
2.	The source of the compensation paid to me was:							
	■ Debtor □ Other (specify):							
3.	The source of compensation to be paid to me is:							
	■ Debtor □ Other (specify):							
4.	■ I have not agreed to share the above-disclosed compe	nsation with any other person t	inless they are mem	nbers and associate	es of my law firm.			
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.							
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
	<ul><li>a. Analysis of the debtor's financial situation, and render</li><li>b. Preparation and filing of any petition, schedules, state</li><li>c. Representation of the debtor at the meeting of creditor</li><li>d. [Other provisions as needed]</li></ul>	ment of affairs and plan which	may be required;	-	ankruptcy;			
6.	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in adversa legal advice regarding reaffirmation agree	ries, appeals and the exec	service: ution of reaffirm	ation agreemen	nts (although			
		CERTIFICATION						
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for i	representation of the	he debtor(s) in			
4	August 15, 2018	/s/ David N. Gunn						
Date		David N. Gunn						
		Signature of Attorney Consumer Law Co		uis				
		2249 South Brent		uis				
		Saint Louis, MO 6		_				
		(314) 961-9822 Fa		5				
		Name of law firm	ACO.OOM					

#### Case 14-44178 Doc 33 Filed 08/15/18 Entered 08/15/18 12:02:20 Main Document Pg 12 of 14

# **United States Bankruptcy Court Eastern District of Missouri**

In re	Alma Theresa Henderson			Case No.	14-44178			
		Debtor(s	s)	Chapter	7			
VERIFICATION OF CREDITOR MATRIX - AMENDED								
contain	The above named debtor(s) hereby certifies/oning the names and addresses of my creditors etc.	-						
	/s/ Alma Theresa Henderson							
	Alma Theresa Henderson							
		Debtor						
		Dated:	August 15, 2018					

Acceptance now 10132 W. Florssiant Ave. Saint Louis, MO 63136-2100

AFNI PO Box 3097 Bloomington, IL 61702

Arrowhead Advance PO Box 509124 San Diego, CA 92150

Aspire PO Box 105555 Atlanta, GA 30348

Big Picture Loans Customer Support PO Box 704 Watersmeet, MI 49969

Collector of Revenue Saint Louis County 41 S Central Ave Saint Louis, MO 63105-1799

Credit Protection Association 13355 Noel Road Suite 2100 Dallas, TX 75240

Enhanced Recovery Corporation 8014 Bay Berry Road Jacksonville, FL 32256

Exeter Finance Corp PO Box 204480 Dallas, TX 75320-4480

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Luther Appliance & Furniture Sales 60 Plant Ave. Suite 2 Hauppauge, NY 11788 Luther Appliance & Furniture Sales 129 Oser Ave. Suite B Hauppauge, NY 11788

Midland Funding 8875 Aero Dr., Ste. 200 San Diego, CA 92123

Missouri Department of Revenue Bankruptcy Department PO Box 475 301 West High Street Jefferson City, MO 65105

MotorMax Financial Serv PO Box 468 Columbus, GA 31902

NCO Financial Service/99 PO Box 15636 Wilmington, DE 19850

Salute/Urban Trust Bank PO Box 105555 Atlanta, GA 30348

Sky Trail Cash PO Box 1115 Lac Du Flambeau, WI 54538

Springleaf - LVNV Funding c/o Gamache & Myers PC 1000 Camera Ave. Suite A Crestwood, MO 63126

Stuart Allan & Assoc 5447 E 5th Street Suite 110 Tucson, AZ 85711

Sun Loan Company 9855 Saint Charles Rock Road Saint Ann, MO 63074

Vantage Credit Union PO Box 4433 Bridgeton, MO 63044